IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.

10/631,972

Confirmation No.:

3678

Applicant

Daniel Lee Hamilton, et al.

Filed

: August 1, 2003

Title

Payment Processing with Selection of an

Electronic Debiting Option

Art Unit

3696

Examiner

Mohammad Z. Shaikh

Atty Docket No.

23952-0109

Customer No.

72386

AMENDMENT UNDER 37 C.F.R. § 1.312

VIA EFS-WEB

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Prior to the issuance of the above-identified application, please amend the application as follows. If a decision is made to not enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

The **Conclusion** begins on page 10 of this paper.

An **Appendix** including a replacement Information Disclosure Statement is attached following page 10 of this paper.

Certificate of Electronic Delivery

Thereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on January 28, 2010.

Eva N. Mukasa